

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Mayra Ruiz
Debtor

Case No. 19-04663-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 15

Date Rcvd: Feb 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2020.

db +Mayra Ruiz, 1002 Ramstan Drive, Stroudsburg, PA 18360-1165
5266366 +Best Buy Credit Services, PO Box 790441, St. Louis, MO 63179-0441
5266368 +Rushmore Loan Management Services, 15480 Laguna Canyon Road, Suite 100,
Irvine, CA 92618-2132
5266370 +Shapiro & DeNardo, LLC, Attn: Katherine M. Wolf, Esq., 3600 Horizon Drive, Suite 150,
King of Prussia, PA 19406-4702
5266371 +Specialized Loan Servicing, 8742 Lucent Boulevard, Suite 300,
Highlands Ranch, CO 80129-2386
5266372 Synchrony Bank (Amazon, JCP, Old Navy), Attn: Bankruptcy Dept., PO Box 965060,
Orlando, FL 32896-5060
5266374 +Weltman, Weinberg & Reis Co., L.P.A., Attn: Michael J. Dougherty, Esquire,
170 S. Independence Mall W, Suite 874W, Philadelphia, PA 19106-3334

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+EDI: PRA.COM Feb 08 2020 00:08:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5266364 EDI: AMEREXP.COM Feb 08 2020 00:08:00 American Express, PO Box 981535,
El Paso, TX 79998-1535
5266365 +E-mail/Text: bankruptcy@bbandt.com Feb 07 2020 19:15:24 Branch Banking & Trust Company,
4251 Fayetteville Road, Lumberton, NC 28358-2678
5266367 +EDI: CITICORP.COM Feb 08 2020 00:08:00 Citibank, N.A., PO Box 6500,
Sioux Falls, SD 57117-6500
5266369 +EDI: SEARS.COM Feb 08 2020 00:08:00 Sears Credit Cards, PO Box 6282,
Sioux Falls, SD 57117-6282
5264871 +EDI: RMSC.COM Feb 08 2020 00:08:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
5266373 +EDI: WTRNBANK.COM Feb 08 2020 00:08:00 TD Bank USA, N.A., c/o Target Card Services,
PO Box 9500, Minneapolis, MN 55440-9500
5266375 +E-mail/Text: Bankruptcy@wsfsbank.com Feb 07 2020 19:15:39
Wilmington Savings Fund Society FSB, D/B/A Christiana Trust,
500 Delaware Avenue, 11th Floor, Wilmington, DE 19801-7405

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust
bkgroup@kmlawgroup.com
John J Martin (Trustee) pa36@ecfcbis.com, trustee@martin-law.net
Monroe County Tax Claim Bureau MKnitter@monroecountypa.gov, DPugh@monroecountypa.gov
Steven R Savoia on behalf of Debtor 1 Mayra Ruiz ssavoia@ptd.net
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 Mayra Ruiz
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **5:19-bk-04663-RNO**

Social Security number or ITIN xxx-xx-1535
EIN --

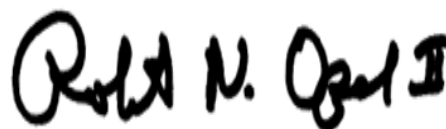
Social Security number or ITIN
EIN --

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Mayra Ruiz
aka Mayra Belen Ruiz, aka Mayra B Ruiz

2/7/20**By the
court:**

Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.